

JH 8-31-07

PTO/SB/08A (08-03)

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Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Application Number	10/821,988
		Filing Date	April 12, 2004
		First Named Inventor	R. O'Neal Gray
		Art Unit	2876
		Examiner Name	Kim, Ahshik
Sheet 1 of 4	Attorney Docket Number	19251/105040-00	

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/AK/		US- 5,317,636	05/31/94	Vizcanio	
		US- 5,710,887	01/20/98	Chelliah et al	
		US- 5,711,012	01/20/98	Bottoms et al	
		US- 5,726,893	03/10/98	Schuchman et al	
		US- 5,890,137	03/30/99	Koreeda	
		US- 5,913,202	06/15/99	Motoyama	
		US- 5,960,411	09/28/99	Hartman et al	
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Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
/AK/		EP 1 331 582 A	7/30/03	Fujimoto, Takashi	

Examiner Signature	Ahshik Kim	Date Considered	11/16/07
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/AK/		US- 6,615,183	09/02/03	Kolls	
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/AK/		US- 2004/0090992	05/13/04	Lee	

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Sheet 3 of 4**Complete if Known**

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/AK/		US- 2004/0019564	01/29/04	Goldthwaite et al	
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/AK/		MASTERCARD INTERNATIONAL; Frequently Asked Questions About MasterCard SecureCode; 1994-2004, pps. 1-2.	
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		Vivo Tech; RF-Based Contactless Payment: A More Convenient Way to Pay; 2003, pps. 1-25.	
		MARK E. PETERS, IBM Corporation; Emerging eCommerce Credit and Debit Card Protocols; pps. 1-8.	
/AK/		TONY HEGARTY, ERIC VERHEUL, DIRK STEUPERAERT, & GEORGIA SKOUMA; Study on the Security of Payment Products and Systems in the 15 Member States; June, 2003, pps. 1-124.	

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